

In re:
Anthony W. Michaud
Debtor

Case No. 19-11574-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 03, 2024

User: admin
Form ID: 138OBJ

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2024:

Recip ID	Recipient Name and Address
db	#+ Anthony W. Michaud, 2134 Verona Drive, Philadelphia, PA 19145-5770
14517728	Centric Bank, c/o Marc A. Hess, Esquire, 937 Willow Street, P.O. Box 1140, Lebanon, PA 17042-1140
14517533	+ Centric Bank, 1826 Good Hope Road, Enola, PA 17025-1233
14648806	+ Consumer Payment Processing-, Robertson, Anschutz, Schneid, Crane & Partn, PO Box 272310, Boca Raton, FL 33427-2310
14331388	DITECH FINANCIAL LLC, PO BOX 12740, TEMPE, AZ 85284-0046
14308978	+ Ditech Financial LLC, c/o LAUREN BERSCHLER KARL, P.O. Box 305, Ingomar, PA 15127-0305
14721870	#+ Federal Home Loan Mortgage Corp., c/o Christopher A. DeNardo, LOGS Legal Group LLP, 3600 Horizon Drive, Suite 150, King of Prussia PA 19406-4702
14707290	+ Federal Home Loan Mortgage Corporation, as Trustee, c/o Steven K. Eisenberg, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14287829	+ I-wen Michaud, 76 Scarlet Circle, Dover, DE 19904-5650
14287831	#+ John L. McClain and Associates, PC, PO Box 123, Narberth, PA 19072-0123
14292761	+ Lakeview Loan Serving, c/o FRANCIS THOMAS TARLECKI, McCabe Weisberg & Conway LLC, 123 South Broad Street, Suite 1400 Philadelphia, PA 19109-1060
14287833	+ McCabe, Weisberg & Conway, P.C., 123 South Broad Street, STE 2080, Philadelphia, PA 19109-1031
14293342	#+ Nationstar Mortgage LLC D/B/A Mr. Cooper, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14570095	+ NewRez LLC DBA Shellpoint Mortgage Servicing, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14287835	+ PGW, PO Box 11700, Newark, NJ 07101-4700
14287836	#+ Shapiro & Denardo, LLC, 3600 Horizon Dr., Ste 150, King of Prussia, PA 19406-4702
14304756	+ TD Auto Finance LLC, Trustee Payment Dept., PO Box 16029, Lewiston, ME 04243-9507
14303938	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
14486472	+ The Villas at Packer Park Condo Assoc, 3 N Columbus Blvd, Philadelphia, PA 19103, 3 N Columbus Blvd, PA 19106-1407
14307625	+ USAA Federal Savings Bank, c/o Lisa Cancanon, Weinstein & Riley, P.S., 11101 West 120th Avenue #280, Broomfield, CO 80021-2756
14287842	+ Water Revenue, City of Philadelphia, PO Box 41496, Philadelphia, PA 19101-1496

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14287823	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 03 2024 23:56:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14409584	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	City of Philadelphia, c/o PAMELA ELCHERT THURMOND, Law Revenue Department, Mun. Serv. Bldg., 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102
14386957	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia,

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			PA 19102-1595
14399925	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14287827	+ Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	CITY OF PHILADELPHIA WATER REVENUE BUREAU, 1401 JOHN F KENNEDY BLVD 5TH FL, PHILADELPHIA PA 19102-1617
14311433	+ Email/Text: documentfiling@lciinc.com	May 03 2024 23:56:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14287826	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 04 2024 00:09:49	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
14287828	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 03 2024 23:56:00	Credit Collection Serv, 725 Canton St, Norwood, MA 02062-2679
14308977	+ Email/Text: RASEBN@raslg.com	May 03 2024 23:56:00	DITECH FINANCIAL,LLC, c/o RAS CITRON, LLC, BANKRUPTCY DEPARTMENT, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
14721602	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 03 2024 23:56:00	Federal Home Loan Mortgage Corporation ,et al, P.O. Box 65250, Salt Lake City , UT , 84165-0250
14718757	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 03 2024 23:56:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14303916	Email/Text: sbse.cio.bnc.mail@irs.gov	May 03 2024 23:56:00	IRS, P.O. Box 7317, Philadelphia, PA 19101-7317
14287825	Email/PDF: ais.chase.ebn@aisinfo.com	May 04 2024 00:09:58	Chase Mtg, 700 Kansas Lane Mc La-6, Monroe, LA 71203
14326182	Email/PDF: ais.chase.ebn@aisinfo.com	May 04 2024 00:09:53	JPMorgan Chase Bank, N.A, 3415 Vision Drive, OH4-7164, Columbus OH 43219
14325922	Email/PDF: ais.chase.ebn@aisinfo.com	May 04 2024 00:09:47	JPMorgan Chase Bank, N.A., 700 Kansas Lane Mail Code LA4-5555, Monroe, LA 71203
14287832	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 03 2024 23:56:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14293202	+ Email/Text: nsm_bk_notices@mrcooper.com	May 03 2024 23:56:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14326994	+ Email/Text: nsm_bk_notices@mrcooper.com	May 03 2024 23:56:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14287834	+ Email/Text: nsm_bk_notices@mrcooper.com	May 03 2024 23:56:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14468383	Email/Text: mtgbk@shellpointmtg.com	May 03 2024 23:56:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14449351	Email/Text: mtgbk@shellpointmtg.com	May 03 2024 23:56:00	NewRez LLC dba Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14570005	^ MEBN	May 03 2024 23:53:52	NewRezLLC d/b/a Shellpoint Mortgage Servicing, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14331812	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 04 2024 00:09:48	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14293775	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 03 2024 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14312434	^ MEBN	May 03 2024 23:53:54	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14303956	+ Email/Text: jaxbanko@td.com		

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		May 03 2024 23:55:00	TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
14287838	Email/Text: bankruptcy@td.com		
		May 03 2024 23:56:00	Td Bank N.a., 32 Chestnut Street, Lewiston, ME 04240
14303938	^ MEBN		
		May 03 2024 23:54:03	TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
14684744	+ Email/Text: bncgeneral@evanspetree.com		
		May 03 2024 23:56:00	TD Bank, N.A., successor in interest to TD Auto Fi, c/o Jacob Zweig, Esq., Evans Petree,PC, 1715 Aaron Brenner Drive, Suite 800, Memphis, TN 38120-1445
14287837	+ Email/Text: jaxbanko@td.com		
		May 03 2024 23:55:00	Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
14409382	+ Email/Text: megan.harper@phila.gov		
		May 03 2024 23:56:00	The City of Philadelphia, c/o Pamela Elchert Thurmond, Esq., City of Philadelphia Law Department, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617
14331018	+ Email/Text: bncmail@w-legal.com		
		May 03 2024 23:56:00	USAA Federal Savings Bank, C/O Weinstein & Riley, PS, PO BOX 3978, Seattle, WA 98124-3978
14330718	+ Email/Text: bncmail@w-legal.com		
		May 03 2024 23:56:00	USAA Federal Savings Bank, C/O Weinstein & Riley, PS, 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
14648805	+ Email/Text: RASEBN@raslg.com		
		May 03 2024 23:56:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid,Crane & Par, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14287839	Email/Text: bkelectronicnotices@usaa.com		
		May 03 2024 23:56:00	Usaa Federal Savings B, Po Box 47504, San Antonio, TX 78265
14287840	Email/Text: bkelectronicnotices@usaa.com		
		May 03 2024 23:56:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
14287841	+ Email/Text: bkelectronicnotices@usaa.com		
		May 03 2024 23:56:00	Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14287824		Best Buy/cbna
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14287830	*+	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2024

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2024 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes logsecf@logs.com
DANIEL P. JONES	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interes djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor NewRez LLC DBA Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
JOHN L. MCCLAIN	on behalf of Debtor Anthony W. Michaud aaamccain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
JOHN L. MCCLAIN	on behalf of Plaintiff Anthony W. Michaud aaamccain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com
LAUREN BERSCHLER KARL	on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com lbkarl03@yahoo.com
MARC A. HESS	on behalf of Creditor Centric Bank bankruptcy@henrybeaver.com hess@henrybeaver.com
MARTIN A. MOONEY	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
MICHAEL JOHN CLARK	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper mclark@squirelaw.com
MICHELLE L. MCGOWAN	on behalf of Creditor USAA Federal Savings Bank mimcgowan@raslg.com
PAMELA ELCHERT THURMOND	on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEVEN K. EISENBERG	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
TOTAL: 18	

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Anthony W. Michaud
Debtor(s)

Case No: 19-11574-amc
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 5/3/24